

**Snell & Wilmer**

L.L.P.

LAW OFFICES

One Arizona Center  
 Phoenix, Arizona 85004-2202  
 602.382.6000 P  
 602.382.6070 F  
 swlaw.com

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FROM: Howard I. Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/834,478 - Response to Final Office Action

## MESSAGE:

Please see attached. Please confirm receipt of this transmission by return facsimile. Thank you.

ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (Including Cover): 16

CONFIRMATION NO.: CLIENT MATTER NO.: 40655.1300 *HS*

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Date: July 5, 2005By Julie A. Eslick  
Signature of Person Depositing FacsimilePATENTIN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

Inventors:	Emily Chien, et al.	Docket No.	40655.1300
Serial No.:	09/834,478	Filing Date:	April 13, 2001
Group Art Unit:	3269	Examiner:	Dennis William Ruhl
Title:	A SYSTEM AND METHOD FOR USING LOYALTY POINTS	Confirmation No.:	2560

## AMENDMENT AND REPLY

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed May 11, 2005, of which this Reply is filed within the two months, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.

AXP Matter No. IP19990073J  
1687212.2